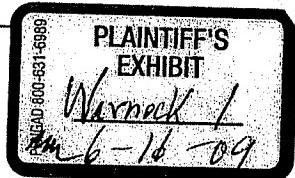


Exhibit

B



LOAN AMORTIZATION SCHEDULE

DR. MARIO CRISCITO

INITIAL AMOUNT BORROWED: \$250,000.00

LOAN INTEREST RATE: 10 %

DATE OF LOAN: 4 - 1982

YEAR	PAY NO.	TOTAL PAYMENT	INTEREST PAYMENT	PRINCIPAL PAYMENT	LOAN BALANCE
5/1982	1	2500.00	2083.33	416.67	249,583.33
6/1982	2	2500.00	2079.86	420.14	249,163.19
7/1982	3	2500.00	2076.36	423.64	248,739.55
8/1982	4	2500.00	2072.83	427.17	248,312.38
9/1982	5	2500.00	2069.27	430.73	247,881.65
10/1982	6	2500.00	2065.68	434.32	247,447.33
11/1982	7	2500.00	2062.06	437.94	247,009.40
12/1982	8	2500.00	2058.41	441.59	246,567.81
1/1983	9	2500.00	2054.73	445.27	246,122.54
2/1983	10	2500.00	2051.02	448.98	245,673.56
3/1983	11	2500.00	2047.28	452.72	245,220.84
4/1983	12	2500.00	2043.51	456.49	244,764.34
5/1983	13	2500.00	2039.70	460.30	244,304.05
6/1983	14	2500.00	2035.87	464.13	243,839.92
7/1983	15	2500.00	2032.00	468.00	243,371.92
8/1983	16	2500.00	2028.10	471.90	242,900.02
9/1983	17	2500.00	2024.17	475.63	242,424.18
10/1983	18	2500.00	2020.20	479.80	241,944.38
11/1983	19	2500.00	2016.20	483.80	241,460.59
12/1983	20	2500.00	2012.17	487.83	240,972.76
1/1984	21	2500.00	2008.11	491.89	240,480.86
2/1984	22	2500.00	2004.01	495.99	239,984.87
3/1984	23	2500.00	1999.87	500.13	239,484.75
4/1984	24	2500.00	1995.71	504.29	238,980.45
5/1984	25	2500.00	1991.50	508.50	238,471.96
6/1984	26	2500.00	1987.27	512.73	237,959.22
7/1984	27	2500.00	1982.99	517.01	237,442.22
8/1984	28	2500.00	1978.69	521.31	236,920.90
9/1984	29	2500.00	1974.34	525.66	236,395.24
10/1984	30	2500.00	1969.96	530.04	235,865.20
11/1984	31	2500.00	1965.54	534.46	235,330.75
12/1984	32	2500.00	1961.09	538.91	234,791.83
1/1985	33	2500.00	1956.60	543.40	234,248.43
2/1985	34	2500.00	1952.07	547.93	233,700.50
3/1985	35	2500.00	1947.50	552.50	233,148.01
					25000

MO YEAR	PAY NO.	TOTAL PAYMENT	INTEREST PAYMENT	PRINCIPAL PAYMENT	LOAN BALANCE
5/1985	37	2500.00	1938.26	561.74	232,029.17
6/1985	38	2500.00	1933.58	566.42	231,462.74
7/1985	39	2500.00	1928.86	571.14	230,891.60
8/1985	40	2500.00	1924.10	575.90	230,315.69
9/1985	41	2500.00	1919.30	580.70	229,734.99
10/1985	42	2500.00	1914.46	585.54	229,149.45
11/1985	43	2500.00	1909.58	590.42	229,559.03
12/1985	44	2500.00	1904.66	595.34	227,963.69
1/1986	45	2500.00	1899.70	600.30	227,363.39
2/1986	46	2500.00	1894.69	605.31	226,758.08
3/1986	47	2500.00	1889.65	610.35	226,147.73
4/1986	48	2500.00	1884.56	615.44	225,532.30
5/1986	49	2500.00	1879.44	620.56	224,911.73
6/1986	50	2500.00	1874.26	625.74	224,296.00
7/1986	51	2500.00	1869.05	630.95	223,655.05
8/1986	52	2500.00	1863.79	636.21	223,018.84
9/1986	53	2500.00	1858.49	641.51	222,377.33
10/1986	54	2500.00	1853.14	646.86	221,730.47
11/1986	55	2500.00	1847.75	652.25	221,078.23
12/1986	56	2500.00	1842.32	657.68	220,420.54
1/1987	57	2500.00	1836.84	663.16	219,757.38
2/1987	58	2500.00	1831.31	668.69	219,088.69
3/1987	59	2500.00	1825.74	674.26	219,414.43
4/1987	60	2500.00	1820.12	679.88	217,734.55
5/1987	61	2500.00	1814.45	685.55	217,049.01
6/1987	62	2500.00	1808.74	691.26	216,357.75
7/1987	63	2500.00	1802.98	697.02	215,660.73
8/1987	64	2500.00	1797.17	702.83	214,957.90
9/1987	65	2500.00	1791.32	708.68	214,249.22
10/1987	66	2500.00	1785.41	714.59	213,534.63
11/1987	67	2500.00	1779.46	720.54	212,814.08
12/1987	68	2500.00	1773.45	726.55	212,087.54
1/1988	69	2500.00	1767.40	732.60	211,354.93
2/1988	70	2500.00	1761.29	738.71	210,616.22
3/1988	71	2500.00	1755.14	744.86	209,871.36
4/1988	72	2500.00	1748.93	751.07	209,120.29

MO YEAR	PAY NO.	TOTAL PAYMENT	INTEREST PAYMENT	PRINCIPAL PAYMENT	LOAN BALANCE
5/1988	73	2500.00	1742.67	757.33	208,362.96
6/1988	74	2500.00	1736.36	763.64	207,599.31
7/1988	75	2500.00	1729.99	770.01	206,829.31
8/1988	76	2500.00	1723.58	776.42	206,052.88
9/1988	77	2500.00	1717.11	782.89	205,269.99
10/1988	78	2500.00	1710.58	789.42	204,480.58
11/1988	79	2500.00	1704.00	796.00	203,684.58
12/1988	80	2500.00	1697.37	802.63	202,881.95
1/1989	81	2500.00	1690.68	809.32	202,072.63
2/1989	82	2500.00	1683.94	816.06	201,256.57
3/1989	83	2500.00	1677.14	822.86	200,433.71
4/1989	84	2500.00	1670.28	829.72	199,603.99
5/1989	85	2500.00	1663.37	836.63	198,767.36
6/1989	86	2500.00	1656.39	843.61	197,923.75
7/1989	87	2500.00	1649.36	850.64	197,073.12
8/1989	88	2500.00	1642.28	857.72	196,215.39
9/1989	89	2500.00	1635.13	864.87	195,350.52
10/1989	90	2500.00	1627.92	872.08	194,478.44
11/1989	91	2500.00	1620.65	879.35	193,599.10
12/1989	92	2500.00	1613.33	886.67	192,712.42
1/1990	93	2500.00	1605.94	894.06	191,818.36
2/1990	94	2500.00	1598.49	901.51	190,916.85
3/1990	95	2500.00	1590.97	909.03	190,007.82
4/1990	96	2500.00	1583.40	916.60	189,091.22
5/1990	97	2500.00	1575.76	924.24	188,166.98
6/1990	98	2500.00	1568.06	931.94	187,235.04
7/1990	99	2500.00	1560.29	939.71	186,295.33
8/1990	100	2500.00	1552.46	947.54	185,347.79
9/1990	101	2500.00	1544.56	955.44	184,392.35
10/1990	102	2500.00	1536.60	963.40	183,428.96
11/1990	103	2500.00	1528.57	971.43	182,457.53
12/1990	104	2500.00	1520.48	979.52	181,478.01
1/1991	105	2500.00	1512.32	987.68	180,490.33
2/1991	106	2500.00	1504.09	995.91	179,494.41
3/1991	107	2500.00	1495.79	1004.21	178,490.20
4/1991	108	2500.00	1487.42	1012.58	177,477.62

MO YEAR	PAY NO.	TOTAL PAYMENT	INTEREST PAYMENT	PRINCIPAL PAYMENT	LOAN BALANCE
5/1991	109	2500.00	1478.98	1021.02	176,456.60
6/1991	110	2500.00	1470.47	1029.53	175,427.07
7/1991	111	2500.00	1461.89	1038.11	174,388.96
8/1991	112	2500.00	1453.24	1046.76	173,342.21
9/1991	113	2500.00	1444.52	1055.48	172,286.72
10/1991	114	2500.00	1435.72	1064.28	171,222.45
11/1991	115	2500.00	1426.85	1073.15	170,149.30
12/1991	116	2500.00	1417.91	1082.09	169,067.21
1/1992	117	2500.00	1408.89	1091.11	167,976.10
2/1992	118	2500.00	1399.80	1100.20	166,875.91
3/1992	119	2500.00	1390.63	1109.37	165,766.54
4/1992	120	2500.00	1381.39	1118.61	<u>164,647.93</u>

TOTALS: 120 302500.00 216019.99 250000.00